

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 11-36590-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Deborah L. Mason  
211 Barker Ave  
Richmond, VA 23223

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-6344

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Deborah L. Mason is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 23, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Deborah L. Mason  
 Debtor

Case No. 11-36590-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 18

Date Rcvd: Jan 24, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2012.

db #+Deborah L. Mason, 211 Barker Ave, Richmond, VA 23223-3505  
 cr Nissan Motor Acceptance, PO Box 660366, Dallas, TX 75266-0366  
 10755876 Berkeley & DeGaetani, 1301 N. Hamilton Street, Ste. 200, Richmond, VA 23230-3959  
 10755879 +Dominion Orthodontics, 5247 S. Laburnum Ave., Henrico, VA 23231-4437  
 10755881 Harley Davidson Credit Corp., Dept 15129, Palatine, IL 60055-5129  
 10755882 +Margaret Snead, 5400 Pine Needles Ct., Providence Forge, VA 23140-4503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr EDI: QSLUBMAN.COM Jan 25 2012 04:04:00 Sherman B. Lubman, P.O. Box 5757,  
 Glen Allen, VA 23058-5757

10779572 EDI: PHINAMERI.COM Jan 25 2012 04:03:00 Americredit Financial Services, Inc., PO Box 183853,  
 Arlington TX 76096  
 10755873 +EDI: PHINAMERI.COM Jan 25 2012 04:03:00 Americredit, PO 961044, Fort Worth, TX 76161  
 10755874 +EDI: BANKAMER.COM Jan 25 2012 04:03:00 Bank of America, P.O. Box 15222,  
 Wilmington, DE 19886-5222  
 10755875 +EDI: TSYS2.COM Jan 25 2012 04:03:00 Barclays Bank Delaware, Attention: Bankruptcy,  
 Po Box 8801, Wilmington, DE 19899-8801  
 10755877 +EDI: CAPITALONE.COM Jan 25 2012 04:03:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 10755878 +EDI: CHASE.COM Jan 25 2012 04:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 10755880 +EDI: RMSC.COM Jan 25 2012 04:03:00 Geerb/care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 10755883 +EDI: MERRICKBANK.COM Jan 25 2012 04:03:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 23356,  
 Pittsburg, PA 15222-6356  
 10755886 EDI: AGFINANCE.COM Jan 25 2012 04:03:00 Springleaf Financial S, 5245 S Laburnum Ave,  
 Richmond, VA 23231-0000  
 10755885 +EDI: SEARS.COM Jan 25 2012 04:03:00 Sears/cbna, 701 East 60th St N,  
 Sioux Falls, SD 57104-0432  
 10755887 +EDI: AFNIVZCOMBINED.COM Jan 25 2012 04:03:00 Verizon, P.O. Box 17577,  
 Baltimore, MD 21297-0513

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Americredit Financial Services, Inc.  
 cr\* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
 Arlington, TX 76096)

10755884 ##+Nissan Motor Acceptance Corp., PO Box 650680, Dallas, TX 75265-0680

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

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Total Noticed: 18

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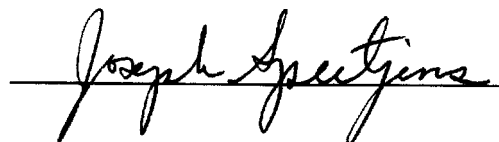
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

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Form ID: B18

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Total Noticed: 18

Date Rcvd: Jan 24, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2012 at the address(es) listed below:

Sara A. John on behalf of Creditor Americredit Financial Services, Inc. sara\_john@eppspc.com  
Seth Jackson Marks on behalf of Debtor Deborah Mason smarksster@gmail.com,  
kjohnson@paganolaw.org;smarks@paganolaw.org  
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 3